Case 08-10395 Doc 1 Filed 04/25/08 Entered 04/25/08 15:01:05 Desc Main

Page 1 of 32 Official Form 1 (1/08) Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle) Roeback, Jr. Charles E. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 2286 (if more than one, state all): Street Address of Debtor Street Address of Joint Debtor (No. & Street, City, and State): (No. & Street, City, and State): 7433 S. Cork Avenue Justice II ZIPCODE ZIPCODE 60458 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Cook Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address): (if different from street address) SAME ZIPCODF. ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 ☐ Chapter 15 Petition for Recognition Individual (includes Joint Debtors) Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined See Exhibit D on page 2 of this form. Chapter 11 in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) Chapter 12 Railroad of a Foreign Nonmain Proceeding Chapter 13 Partnership Stockbroker Other (if debtor is not one of the above Nature of Debts (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily entity below Clearing Bank in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2,190,000. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors Estimated Number of Creditors 25,001- $\boxtimes$ Ш 1,000 5,001-10,001-50,001-100,000 50-99 100-199 200-999 Over 1-49 50,000 10.000 25,000 100.000 Estimated Assets \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 More than \$100,000,001 \$500,000,001 \$50,000 \$500,000 to \$500 to \$1 billion \$1 billion \$100,000 to \$1 to \$10 to \$50 to \$100 million million million million million Estimated Liabilities \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$500,000 to \$10 to \$50 to \$100 to \$500 \$50,000 \$100,000 to \$1 to \$1 billion \$1 billion million million million million million

Case 08-10395 Doc 1 Filed 04/25/08 Entered 04/25/08 15:01:05 Desc Main Document Page 2 of 32

Official Form 1 (1/08)	3	EODM DI Dage 2
Voluntary Petition	Name of Debtor(s):	FORM B1, Page 2
(This page must be completed and filed in every case)	Charles E. Roeback, Jr.	
All Prior Bankruptcy Cases Filed Within Last 8 Yo	ears (If more than two, attach additional	
Location Where Filed:  NONE	Case Number:	Date Filed:
NONE Location Where Filed:	Case Number:	
	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	f this Debtor (If more than one, attac	ach additional sheet)
Name of Debtor:	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)   Exhibit A is attached and made a part of this petition	(To be completed if de whose debts are primar I, the attorney for the petitioner named in the fo have informed the petitioner that [he or she] ma or 13 of title 11, United States Code, and have each such chapter. I further certify that I have d required by 11 U.S.C. §342(b).	arily consumer debts)  oregoing petition, declare that I  tay proceed under chapter 7, 11, 12  explained the relief available under
	Signature of Attorney for Debto (s)	4.25-08 Date
Does the debtor own or have possession of any property that poses or is alleged or safety?  Yes, and exhibit C is attached and made a part of this petition.  No  To be completed by every individual debtor. If a joint petition is filed, each so Exhibit D completed and signed by the debtor is attached and made part of this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached and made part of this is a joint petition:	Exhibit D spouse must complete and attach a separate Exhibi part of this petition.	
	Regarding the Debtor - Venue	
	iness, or principal assets in this District for 180 day nan in any other District.  or partnership pending in this District.  ousiness or principal assets in the United States in that in an action proceeding [in a federal or state cour	his District, or has no
Certification by a Debtor Who	Resides as a Tenant of Residential Property	
(Check all ap  Landlord has a judgment against the debtor for possession of debtor'	pplicable boxes.) r's residence. (If box checked, complete the followir	ng.)
	(Name of landlord that obtained judgmen	ent)
	(Address of landlord)	
Debtor claims that under applicable nonbankruptcy law, there are ci entire monetary default that gave rise to the judgment for possession.	circumstances under which the debtor would be pen	mitted to cure the
Debtor has included with this petition the deposit with the court of at period after the filing of the petition.		
Debtor certifies that he/she has served the Landlord with this certification.	cation. (11 U.S.C. § 362(I)).	

Entered 04/25/08 15:01:05 Desc Main Case 08-10395 Doc 1 Filed 04/25/08 Page 3 of 32 Document

Official Form 1 (1/08) FORM B1, Page 3 Voluntary Petition Name of Debtor(s): (This page must be completed and filed in every case) Charles E. Roeback, Jr. **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct. I declare under penalty of perjury that the information provided in this . If petitioner is an individual whose debts are primarily consumer debts petition is true and correct, that I am the foreign representative of a debtor and has chosen to file under chapter 7] I am aware that I may proceed in a foreign proceeding, and that I am authorized to file this petition, under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to (Check only one box.) proceed under chapter 7. ☐ I request relief in accordance with chapter 15 of title 11, United States [If no attorney represents me and no bankruptcy petition preparer Code. Certified copies of the documents required by 11 U.S.C. § 1515 are signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b) Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11 chapter of title 11 specified in this petition. A certified copy of the order Code, specified in the petition granting recognition of the foreign main proceeding is attached. Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed name of Foreign Representative) Telephone Number (if not represented by attorney) (Date) Signature of Attorney\* Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document Peter J. Muchanas 6201668 and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by Printed Name of Attorney for Debtor(s) Law Offices of Thomas M. Britt, P.C. bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 7601 W. 191st Street Suite 1W Tinley Park IL Printed Name and title, if any, of Bankruptcy Petition Preparer (815)464-5533 Telephone Number Social-Security number (If the bankruptcy petition preparer is not an 4-25-08 individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) \*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Signature of bankruptcy petition preparer or officer, principal, responsible The debtor requests the relief in accordance with the chapter of title person, or partner whose Social-Security number is provided above 11, United States Code, specified in this petition. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual. Signature of Authorized Individual Printed Name of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. Title of Authorized Individual A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Date

### Official Form 1, Exhibit D (10/06)

# **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION**

In re	Charles	E.	Roeback,	Jr.		Case No. Chapter	}
				Debtor(s)			

# **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH** CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.	g
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.	g
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]	n

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 08-10395 Doc 1 Filed 04/25/08 Entered 04/25/08 15:01:05 Desc Main Official Form 1, Exhibit D (10/06) Document Page 5 of 32

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement]
[Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency
so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable after
reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:
Date: 4-25-08

#### **B 201 (**04/06)

# UNITED STATES BANKRUPTCY COURT

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

# Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
  - 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that

Case 08-10395 Doc 1 Filed 04/25/08 Entered 04/25/08 15:01:05 Desc Main Document Page 7 of 32

you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)
Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security			
X	number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)			
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	5, 11 5.5.6. § 110.)			
Certification I (We), the debtor(s), affirm that I (we) have received and	ate of the Debtor			
Charles E. Roeback, Jr.	x Con F Com			
Printed Name(s) of Debtor(s)	Signature of Debtor Date 4.25-08			
Case No. (if known) 08 B	X Signature of Joint Debtor (if any) Date			

Case 08-10395 Doc 1 Filed 04/25/08 Entered 04/25/08 15:01:05 Desc Main Page 8 of 32

Rule 2016(b) (8/91)

# **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION**

In i	Charles E. Roeback, Jr.		Case No. <i>08 B</i> Chapter <i>13</i>
		/ Debtor	
	Attorney for Debtor: Peter J. Muchunas		
	STATEMENT PURSUANT TO RUL	E 2016(	В)
The	e undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:		
1.	The undersigned is the attorney for the debtor(s) in this case.		
2.	The compensation paid or agreed to be paid by the debtor(s), to the undersa)  For legal services rendered or to be rendered in contemplation of and connection with this case	in .......	3,500.00
	c) The unpaid balance due and payable is	· · · · · · · · · · · · · · · · · · ·	2,100.00
3.			
4.	<ul> <li>The Services rendered or to be rendered include the following:</li> <li>a) Analysis of the financial situation, and rendering advice and assistance file a petition under title 11 of the United States Code.</li> <li>b) Preparation and filing of the petition, schedules, statement of financial court.</li> <li>c) Representation of the debtor(s) at the meeting of creditors.</li> </ul>		
5.	The source of payments made by the debtor(s) to the undersigned was from services performed, and *None other*	om earning	s, wages and compensation for
6.	The source of payments to be made by the debtor(s) to the undersigned fo be from earnings, wages and compensation for services performed, and <i>None other</i>	r the unpai	d balance remaining, if any, will
7.	The undersigned has received no transfer, assignment or pledge of prope the value stated:  None	rty from de	ebtor(s) except the following for
8.	The undersigned has not shared or agreed to share with any other entity, law firm, any compensation paid or to be paid except as follows:  None	other than	with members of undersigned's
Dat	ted: Respectfully submitted,		
	Attorney for Petitioner: Peter J. Mushunas  Law Offices of Thomas M. Bri: 7601 W. 191st Street  Suite 1W	tt, P.C.	

Tinley Park IL 60487

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ONW BOA (Official Form OA) (12/07)		Document	Page 9 of 32	

In re Charles E. Roeback, Jr.	Case No. 08 B
Debtor(s)	(if known)

#### **SCHEDULE A-REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	HusbandH WifeW JointJ CommunityC	Secured Claim or	Amount of Secured Claim
Residence: 7433 S. Cork Avenue Justice, IL 60458	Fee Simple		\$ 270,000.00	\$ 153,796.00

TOTAL \$ (Report also on Summary of Schedules.)

270,000.00

6B (Official Form 6GASE) 08-10395	Doc 1	Filed 04/25/08	Entered 04/25/08 15:01:05	Desc Main
()		Document	Page 10 of 32	

In re Charles E. Roeback, Jr.	Case No. 08 B
Debtor(s)	(if known

#### SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Prop	perty N o n	Husbar Wi	eW	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or
	е	Jo Communi	ntJ tyC	Exemption
1. Cash on hand.	Х			
Checking, savings or other accounts, certificates of de in banks, savings and loan, and loan, and homestead a credit unions, brokerage ho cooperatives.	posit, or shares , thrift, building ssociations, or	Checking Account with First Bank of Willow Springs Location: In debtor's possession		\$ 2,000.00
Security deposits with publiclephone companies, land others.				
Household goods and furni including audio, video, and equipment.		Miscellaneous Household Goods Location: In debtor's possession		\$ 3,000.00
Books, pictures and other a antiques, stamp, coin, reco compact disc, and other co collectibles.	rd, tape,			
6. Wearing apparel.		Miscellaneous Wearing Apparel Location: In debtor's possession		\$ 500.00
7. Furs and jewelry.	x			
Firearms and sports, photo other hobby equipment.	graphic, and			
Interests in insurance polic insurance company of each itemize surrender or refund	n policy and			
10. Annuities. Itemize and nam	e each issuer.			
11. Interest in an education IRA defined in 26 U.S.C. 530(b) a qualified State tuition pla 26 U.S.C. 529(b)(1). Give pa (File separately the record(interest(s). 11 U.S.C. 521(c)	1) or under n as defined in articulars. s) of any such			

В

In re	Charles	$\boldsymbol{E}$ .	Roeback,	Jr.
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Case No. 08 B

(if known)

Debtor(s)

# **SCHEDULE B-PERSONAL PROPERTY**

		(Continuation Sheet)			
Type of Property	N o n e		Husband- Wife- Joint- ommunity-	-W J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Annuity Location: In debtor's possession			\$ 36,000.00
		Bricklayer Local 21 Pension Location: In debtor's possession			\$1,500.00/mo
Stock and interests in incorporated and unincorporated businesses. Itemize.	x				
14. Interests in partnerships or joint ventures. Itemize.	X				
Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts Receivable.	X				
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25. Automobiles, trucks, trailers and other vehicles and accessories.		1995 Chevy Camaro Location: In debtor's possession			\$ 2,000.00

BGB (Official Form 6 ASA) 08-10395	Doc 1	Filed 04/25/08	Entered 04/25/08 15:01:05	Desc Main
202 (0111010111 02) (12/01)		Document	Page 12 of 32	

In re Charles E. Roeback, Jr.	. Case No. 08 в
Debtor(s)	(if known

# **SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

	1	(Continuation Check)		-	
Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
	o n	F	lusband Wife	·w	in Property Without Deducting any Secured Claim or
	е	Cor	Joint nmunity	.c	Exemption
26. Boats, motors, and accessories.	X	•			
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment and supplies used in business.	X				
30. Inventory.	X				
31. Animals.	X				
32. Crops - growing or harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				

BEC (Official Form 6 ASE) 08-10395	Doc 1	Filed 04/25/08	Entered 04/25/08 15:01:05	Desc Main
200 (00 0 00) (1.201)		Document	Page 13 of 32	


Charles E. Roeback, Jr. Case No. 08 B

Debtor(s)

(if known)

# SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds \$136,	875

(Check one box)

☐ 11 U.S.C. § 522(b) (2)

☑ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Residence	735 ILCS 5/12-901	\$ 15,000.00	\$ 270,000.00
Checking Account with First Bank of Willow Springs	735 ILCS 5/12-1001(b)	\$ 2,000.00	\$ 2,000.00
Miscellaneous Household Goods	735 ILCS 5/12-1001(b)	\$ 2,000.00	\$ 3,000.00
Miscellaneous Wearing Apparel	735 ILCS 5/12-1001(a)	\$ 500.00	\$ 500.00
Annuity	735 ILCS 5/12-1006	\$ 36,000.00	\$ 36,000.00
Bricklayer Local 21 Pension	735 ILCS 5/12-1006	100%	\$1,500.00/mo
1995 Chevy Camaro	735 ILCS 5/12-1001(c)	\$ 2,000.00	\$ 2,000.00

Case 08-10395 Doc 1 Filed 04/25/08 Entered 04/25/08 15:01:05 Desc Main Document Page 14 of 32

B6D (Official Form 6D) (12/07)

In re Charles E. Roeback, Jr.	Case No. 08 B
Debtor(s)	(if known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

The Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien HHusband WWife JJoint CCommunity		Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 8740091174748  Creditor # : 1 Citi Residential Lending 505 City Parkway W Orange CA 92868-2924		Home Mortgage  Value: \$ 270,000.00					\$ 151,043.00	\$ 0.00
Account No: 50  Creditor # : 2 Integra Bank NA PO Box 868 Evansville IN 47705-0868		Equity Loan  Value: \$ 270,000.00					\$ 2,753.00	\$ 0.00
Account No: 07 CH 22782 Creditor # : 3 Ira T Nevel 175 N Franklin, #20 Chicago IL 60606		Attorney for Mortgage Co					\$ 0.00	\$ 0.00
No continuation sheets attached			<b>Sul</b> (Total o	f thi	is pa	ge)	\$ 153,796.00	•
			(Use only on		otal t pag		\$ 153,796.00 (Report also on Summary of	\$ 0.00

Statistical Summary of

Certain Liabilities and Related Data)

Schedules.)

BGE (Official Form 6E) (1207) 08-10395 Doc 1 Filed 04/25/08 Entered 04/25/08 15:01:05 Desc Main Document Page 15 of 32

In re Charles E. Roeback, Jr.

Debtor(s)

Case No. 08 B

(if known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to
prior	ity listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts or this total also on the Statistical Summary of Certain Liabilities and Related Data.
entit	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not led to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer s report this total also on the Statistical Summary of Certain Liabilities and Related Data.
	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
П	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
П	Extensions of credit in an involuntary case
_	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
П	Contributions to employee benefit plans
_	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
$\boxtimes$	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
П	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
_	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup>Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

cial Form 6E (12) Case, 08-10395	Doc 1	Filed 04/25/08	Entered 04/25/08 15:01:05	Desc Main
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İn re Charles E. Roeback, Jr.	,	Case No. 08 B
Debtor(s)		(if known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet: Taxes and Certain Other Debts Owed to Governmental Units

Type of Friority for Claims Listed on This Sheet		. u	nes ana e	eream cener bes	, CD C			CO GOVERN	CIICUI CIIICO	
Creditor's Name, Mailing Address Including ZIP Code, and Account Number (See instructions above.)	Co-Debtor	W J-		m was Incurred and eration for Claim	Contingent		Unliquidated	Amount of Claim	Amount Entitled to Priority	Amount not Entitled to Priority, if any
Account No: <b>XXX-XX-2286</b>						T		\$108,000.00	\$108,000.00	\$ 0.00
Creditor # : 1 Internal Revenue Service Insolvency Section PO Box 21126 Philadelphia PA 19114			Federal Ta	ax Lien						
Account No:						t	+			
Account No:						Ť	1			
Account No:  Account No:										
Account No:						†	-			
Sheet No. 1 of 1 continuation sheet	ets a	atta	ached	/T-	Subto	ota	al \$	108,000.00	108,000.00	0.00
to Schedule of Creditors Holding Priority Claims				je of the completed Schedule E. Rep Summary	To ort total a	ta also	<b>I \$</b> o on	108,000.00		
				e of the completed Schedule E. If ap I Summary of Certain Liabilities and		re	oort		108,000.00	0.00

Case 08-10395 Doc 1 Filed 04/25/08 Entered 04/25/08 15:01:05 Desc Main Document Page 17 of 32

B6F (Official Form 6F) (12/07)

In re Charles E. Roeback, Jr.	,	Case No. 08 B	
Debtor(s)		(if kno	wn)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 4154  Creditor # : 1  Advocate Christ Medical Center  c/o Harris & Harris Ltd  600 W Jackson Blvd, Ste 400  Chicago IL 60661			Medical Bills				\$ 585.00
Account No: 486236248653  Creditor # : 2  Capital One  PO Box 30281  Salt Lake City UT 84130-0281			Credit Card Purchases				\$ 2,458.00
Account No: B14  Creditor # : 3  Cardiovascular Consultants LLC  c/o Legal Liason Service  6208 Lincoln Ave  Morton Grove IL 60053-2851			Medical Bills				\$ 900.00
Account No: 504994808076  Creditor # : 4 CB USA Sears Citi Cards 8725 W Sahara Ave The Lakes NV 89163-0001			Credit Card Purchases			X	\$ 2,186.00
1 continuation sheets attached			(Use only on last page of the completed Schedule F. Report also on Summi	ary of S	Tota ched	il \$ ules	\$ 6,129.00

and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

Case 08-10395 Doc 1 Filed 04/25/08 Entered 04/25/08 15:01:05 Desc Main Document Page 18 of 32

B6F (Official Form 6F) (12/07) - Cont.

ln re Charles E. Roeback, Jr.	
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Debtor(s)

Case No. 08 B

(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 07 M1 134472  Creditor # : 5 Centurion Capital c/o Blatt Hasenmiller et al 125 S Wacker Dr, Suite 400 Chicago IL 60606			Civil Judgment				\$ 19,122.00
Account No: 504994808076  Creditor # : 6  LVNV Funding LLC  PO Box 10584  Greenville SC 29603-0584			Collection Agents for CB USA Sears				\$ 0.00
Account No: 100299  Creditor # : 7  Shell Citi Bank c/o Zenith Acquisition Corp 220 John Glenn Dr, #1  Buffalo NY 14228-2228			Credit Card Purchases				\$ 479.00
Account No:							
Account No:	_						
Account No:							
Sheet No. 1 of 1 continuation sheets attact Creditors Holding Unsecured Nonpriority Claims	ched	to S	Schedule of  (Use only on last page of the completed Schedule F. Report also on Summary and, if applicable, on the Statistical Summary of Certain Liabilities and	y of So	Γota ched	I \$ ules	\$ 19,601.00 \$ 25,730.00

BGG (Official Form 6 456, 08-10395	Doc 1	Filed 04/25/08	Entered 04/25/08 15:01:05	Desc Main
200 (0.110101.1.0111.00) (1.2701)		Document	Page 19 of 32	

In re Charles E. Roeback, Jr.

/ Debtor

Case No. 08 B

(if known)

#### SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

CASE 08-10395	Doc 1	Filed 04/25/08	Entered 04/25/08 15:01:05	Desc Main
or (Ornelar Form orly (12707)		Document	Page 20 of 32	

n re <u>c</u>	Charles E.	Roeback, J	·•	Debtor	Case No. <u>08</u>	В	
					·		(if known)

#### **SCHEDULE H-CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

SLOHicial Form SUCASE 08-10395	Doc 1	Filed 04/25/08	Entered 04/25/08 15:01:05	Desc Main
or (ornicial Form of) (12707)		Document	Page 21 of 32	

n re Charles E. Roeback	Jr.	_ ,	Case No. 08 B	1
	Debtor(s)	-		(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE				
Status:	RELATIONSHIP(S):		AGE(S):		
Divorced					
EMPLOYMENT:	DEBTOR		SPO	USE	
Occupation	Brick Layer Foreman				
Name of Employer	S.G. Bialek & Son, Inc.	<u> </u>			
How Long Employed					
Address of Employer		T			
INCOME: (Estimate of avera	age or projected monthly income at time case filed)		DEBTOR	SPOUS	
<ol> <li>Monthly gross wages, sala</li> <li>Estimate monthly overtime</li> </ol>	ary, and commissions (Prorate if not paid monthly)	\$ \$	7,153.00 0.00	7	0.00 0.00
SUBTOTAL	<del>?</del>	\$		_ T	0.00
4. LESS PAYROLL DEDUC					
<ul> <li>a. Payroll taxes and soci</li> <li>b. Insurance</li> </ul>	al security	\$ \$ \$	1,539.00 0.00	\$ \$	0.00
c. Union dues		\$	0.00	\$	0.00
d. Other (Specify): DU	IEPH	\$	262.00	*	0.00
5. SUBTOTAL OF PAYROLI	L DEDUCTIONS	\$	1,801.00	•	0.00
6. TOTAL NET MONTHLY T		\$	5,352.00	•	0.00
<ol> <li>Regular income from oper</li> <li>Income from real property</li> </ol>	ration of business or profession or farm (attach detailed statement)	\$ \$ \$	0.00 0.00	Τ	0.00 0.00
Interest and dividends		\$	0.00	\$	0.00
<ol><li>Alimony, maintenance or of dependents listed above.</li></ol>	r support payments payable to the debtor for the debtor's use or that	\$	0.00	\$	0.00
11. Social security or govern	ment assistance			-	
(Specify): 12. Pension or retirement inc	rome	\$ \$	0.00 0.00	Τ	0.00
13. Other monthly income	Anne	Ψ	•••	Ψ	• • • •
(Specify):		\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7	THROUGH 13	\$	0.00	•	0.00
15. AVERAGE MONTHLY IN	NCOME (Add amounts shown on lines 6 and 14)	\$	5,352.00	\$	0.00
	MONTHLY INCOME: (Combine column totals	<u> </u>	\$	5,352.00	
from line 15; if there is onl	ly one debtor repeat total reported on line 15)		lso on Summary of So		
		Statistica	al Summary of Certain	1 Liabilities and Relat	ed Data)
17. Describe any increas	e or decrease in income reasonably anticipated to occur within the year	following the fi	iling of this docume	ent:	

In re Charles E. Roeback, Jr.	,
Debtor(s)	(if known)

# SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

<u> </u>		
Rent or home mortgage payment (include lot rented for mobile home)	\$	1,919.00
a. Are real estate taxes included? Yes 🛛 No 🔲		
b. Is property insurance included? Yes  No 🗵		
2. Utilities: a. Electricity and heating fuel		150.00
b. Water and sewer	\$	65.00
c. Telephone d. Other <b>Cell Phone</b>	\$	45.00
Other	\$	39.00
Other	\$	0.00
	Đ.	
3. Home maintenance (repairs and upkeep)	\$	50.00
4. Food	\$	375.00
5. Clothing		
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	. \$	
8. Transportation (not including car payments)	\$	250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		22.22
a. Homeowner's or renter's		80.00
b. Life	\$	70.00
c. Health	\$	0.00
d. Auto	\$	100.00
e. Other		0.00
Other	\$	0.00
Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other:	\$	0.00
c. Other:	\$	0.00
d. Other:	\$	0.00
14. Alimony, maintenance, and support paid to others		0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		0.00
17. Other:	\$	0.00
Other:		0.00 0.00
Other:	Ъ	0.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	\$	3,368.00
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I	\$	5,352.00
b. Average monthly expenses from Line 18 above	\$	3,368.00
c. Monthly net income (a. minus b.)	\$	1,984.00

# **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION**

In re Charles E. Roebac	k, Jr.		Case No. Chapter	
		_/ Debtor		

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 270,000.00		
B-Personal Property	Yes	3	\$ 43,500.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 153,796.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 108,000.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 25,730.00	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 5,352.00
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 3,368.00
тот	AL	14	\$ 313,500.00	\$ 287,526.00	

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Charles E. Roeback, Jr.

Case No. 08 B Chapter 13

	/ Debtor

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 108,000.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 108,000.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 5,352.00
Average Expenses (from Schedule J, Line 18)	\$ 3,368.00
Current Monthly Income (from Form 22A Line 12: OR. Form 22B Line 11: OR. Form 22C Line 20)	\$ 7,153.00

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 108,000.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 25,730.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 25,730.00

B6 Declaration	Official Form	68 <sup>2</sup> 16395	<sup>(12/07)</sup> Doc 1
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Document

Filed 04/25/08 Entered 04/25/08 15:01:05 Desc Main Page 25 of 32

(if known)

In re Charles E. Roeback, Jr.

Debtor

Case No. 08 B

# **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

# DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the correct to the best of my knowledge, information and	e foregoing summary and schedules, consisting of d belief.	sheets, and that they are true and
Date:	Signature Charles E. Roeback, Jr.	Tool &
	[If joint case, both spouses must sign.]	
Penalty for making a false statement or concealing	property: Fine of up to \$500,000 or imprisonment for	up to 5 years or both. 18 U.S.C. $\S\S$ 152 and 3571.

Form 7 (12/07) Case 08-10395 Doc 1 Filed 04/25/08 Entered 04/25/08 15:01:05 Desc Main

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: Charles E. Roeback, Jr.

Case No. 08 B

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: \$26,411.00 Last Year: Year before: Gross income from Debtor's employment. Gross income from Debtor's employment. Gross income from Debtor's employment.

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Form 7	<sub>(12/07)</sub> Case 08-103	395 Doc 1	Filed 04/25/08 Document	Entered Page 27 c	04/25/08 15:01:05 of 32	Desc Main					
None	a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an										
NAME A		either or both spouses w		on is filed, unless t	ounseling agency. (Married deb the spouses are separated and a	otors filing under chapter 12 or chapter a joint petition is not filed.)  AMOUNT  STILL OWING					
Normal when a	l minimal monthly able.	payments									
None											
None	tion of the contract of the co										
None	- Married debters filling under the start 40 and the start is had information accomplished by the start of the start in filling under the										
	N OF SUIT SE NUMBER	NATURE OF PRO	CEEDING	COURT OF AND LC	R AGENCY CATION	STATUS OR DISPOSITION					
Mortga Roebad	Specialty age v. Charles ck, Jr. 22782	Foreclosure		Circuit Cook Cou		pending					

None  $\times$ 

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None  $\boxtimes$ 

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None  $\times$ 

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  $\times$ 

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None  $\boxtimes$ 

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None  $\boxtimes$ 

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, AMOUNT OF MONEY OR

NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

\$1,400.00

Payee: Peter J. Muchunas

Address:

7601 W. 191st Street

Suite 1W

Tinley Park, IL 60487

Date of Payment: 4/22/08

Payor: Charles E. Roeback,

Jr.

\$50.00 Payee: Chestnut Health Date of Payment: April 25,

Systems

Address:

151 N. Springfield, Suite C

Joliet, IL 60435

2008

Payor: Charles E. Roeback,

Jr.

#### 10. Other transfers

None  $\boxtimes$ 

None

 $\boxtimes$ 

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

Form 7 (12/07) Case 08-10395 Doc 1 Filed 04/25/08 Entered 04/25/08 15:01:05 Desc Main Document Page 29 of 32

#### 11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

None

For the purpose of this question, the following definitions apply:

 $\boxtimes$ 

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Form 7	(12/07) Case 08-1	10395 DOC 1	Document	Page 30 of 3		oc Main			
None		ddress of every site for an the notice was sent and the	•	ded notice to a gover	rnmental unit of a release of Haza	rdous Material. Indicate the			
None		nistrative proceedings, incl dress of the governmental u	_	•	nmental Law, with respect to which t the docket number.	the debtor is or was a party.			
None	18. Nature, location and name of business  a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case								
	If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.								
	If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.								
NAME		LAST FOUR DIGIT SOCIAL-SECURITY OTHER INDIVIDUA TAXPAYER-I.D. NO (ITIN)/ COMPLETE	Y OR ADDRE AL O.	ss	NATURE OF BUSINESS	BEGINNING AND ENDING DATES			
Roeba	ck Masonry,	ID:			Mason Subcontractor	1997 to 2002			
None	b. Identify any business lis	ted in response to subdivisi	ion a., above, that is "sir	gle asset real estate" as	s defined in 11 U.S.C. § 101.				
NAME			ADDRESS						
Semin	es Accounting -	· Accountant	Burbank	, Illinois					

Form 7 (12/07)	Case 08-10395	Doc 1	Filed 04/25/08	Entered 04/25/08 15:01:05	Desc Main
			Document	Page 31 of 32	

[If completed by an individual or individual and spouse]

(if any)

declare under penalty of perjury	that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and	that
hey are true and correct.		
Date	Signature of Debtor	_
Date	Signature of Joint Debtor	

Case 08-10395 Doc 1 Filed 04/25/08 Entered 04/25/08 15:01:05 Desc Main Document Page 32 of 32

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

nre <i>Charles E</i>	. Roeback,	Jr.		Case No. Chapter	В
Attorney for Deh	otor Peter.	7 Muchunas	/ Debtor		

## **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Date: 4-26-08

Debtor